

2

Savings

I always save my
pocket money.
Do you?

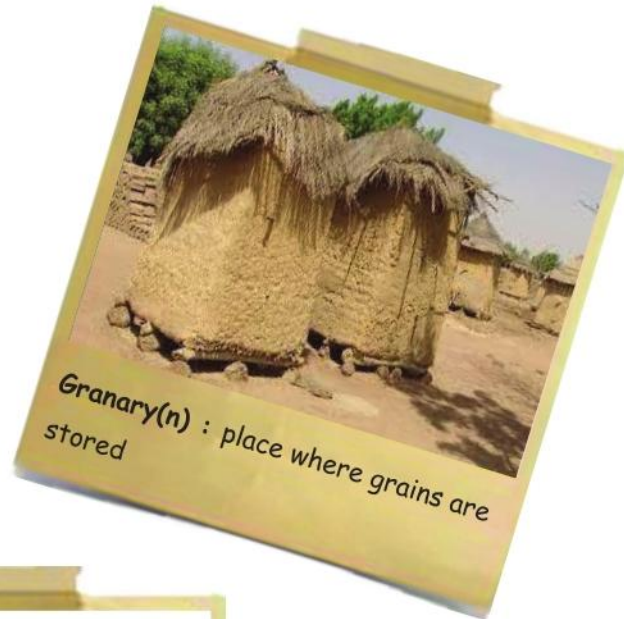




MY LITTLE Pictionary



Fungus(n) : spongy living things that live on other living things



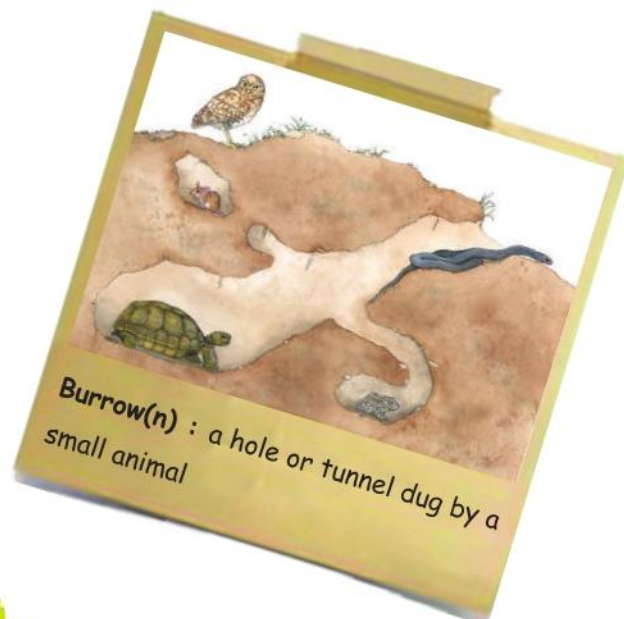
Granary(n) : place where grains are stored



Piggy Bank(n) : a money box, shaped like a pig



Larder(n) : a room or large cupboard for storing food



Burrow(n) : a hole or tunnel dug by a small animal



LET US LEARN

A Lesson to save



On the way to the playground, in the fields, Amir saw dirt thrown out of a pit on the ground. He went near it and saw a small rat-like creature. He called out, "Hey! Who are you? What are you doing in there?"

The creature came out and took a glance at the boy and said "I am a mole. I am **digging** a burrow to catch the earthworms and save them for the winter."

"Interesting, How do you catch and save them?"

The mole replied, "I dig 'worm **traps**' along the tunnels, when the earthworms cross it they fall into it. I will bite and **paralyze** them and store in the tunnel to eat later."

The boy asked, "How many earthworms will you store?"

The mole replied, "As many earth worms as I can get. I don't eat all of them. I save them for using later. Now, I don't have any time to waste. I must build a lot of worm traps. See you later." The mole went inside the burrow.



Just then, near the mole's burrow, Amir saw a leaf moving. He went near it and saw a small ant. The ant was carrying a big leaf.

The ant yelled, "Get out of my way. It will take too long to go around your feet."

He asked the ant "Hey! Why are you carrying this big leaf? Isn't it easy to eat and then go home?"

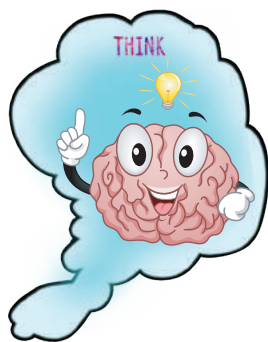
The ant dropped the leaf and replied, "I am a 'leafcutter ant'. I am collecting leaves for my colony. I can carry leaves that weigh nearly twenty times my weight." Amir was surprised. He asked, "Do you eat leaves?"



The ant replied, "No, we don't eat leaves! We drink the leaf **sap**. We also use the leaves to grow fungus. We need the fungus to feed our babies. We also store the leaves for the winter."

The ant asked, "By the way, do you, the humans save the food that you need?"

Amir replied, "Yes we also save food in granaries, but we need money to buy it, so we usually give importance to save money. What else do we have to save?" "Don't you have anything other than money to save?", asked the ant. After taking some time to think, Amir answered, "My mom asks me to save water, food, electricity, forest and fuel. We have a lot of things to save, to make sure that future generations can use these." This interaction with the mole and the ant changed the way Amir thought about the things around him. Earlier, he let the fan run as he left the room. He let the water drip as he never closed the tap tightly. Now, he always care and save the resources around him.



Which one of these is the most important thing to save, food, water, electricity or money? Why? Discuss.

Glossary

digging	break up and move earth
traps	enclosure designed to catch and retain animals
paralyze	incapable of movement
sap	plant fluid



LET US UNDERSTAND

A. Say whether the statements are True or False.

1. In early days, Amir left the tap opened.
2. Amir switched off the fan when he walked out.
3. Moles trap worms and store them.
4. Leafcutter ants grow fungus.
5. Amir realised his mistakes.

B. Choose the correct option.

1. Moles dig _____ to catch earth worms.
a. worm trap b. tunnel c. pit
2. Leafcutter ants can carry leaves that weigh _____ times of their body weight.
a. two b. twenty c. thirty
3. Moles bite and _____ the earth worms.
a. eat b. store c. paralyze
4. Leafcutter ants drink _____.
a. leaf sap b. honey c. dew
5. Humans give importance to save _____.
a. food b. money c. water

C. Answer the questions.

1. Why should we close the tap after using it?
2. Where do the moles save their food?
3. Why do the leafcutter ants grow the fungus?
4. List the things that humans should save.
5. What are things that we can save? Why should we save them?

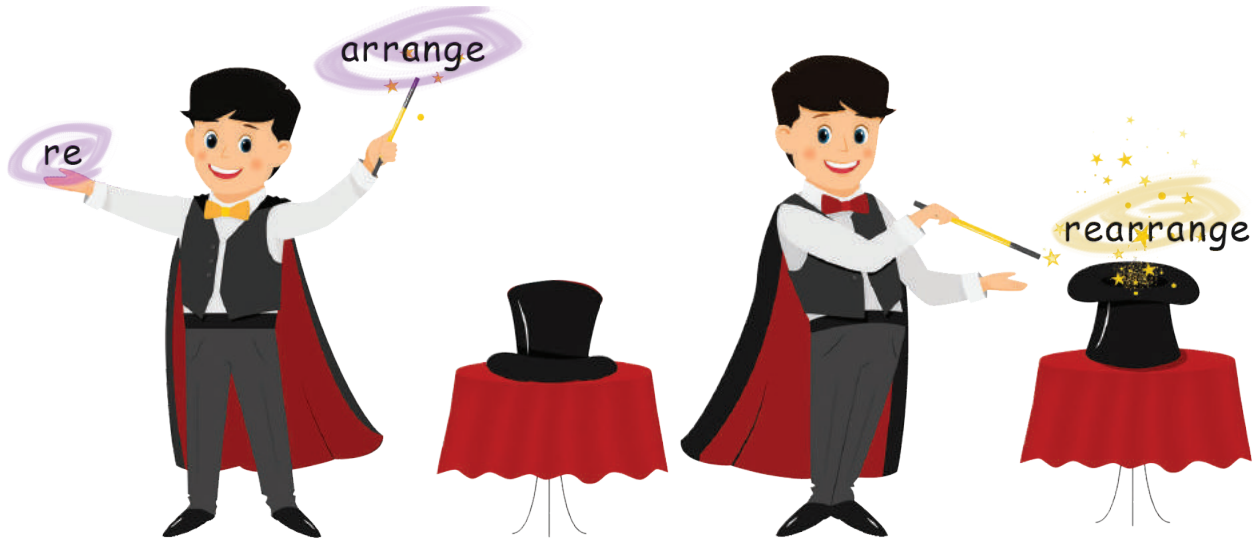


LET US BUILD

Hi friends, I am here to show my magic tricks.

Now, I take **re** and the
word **arrange**

to make a new word
rearrange



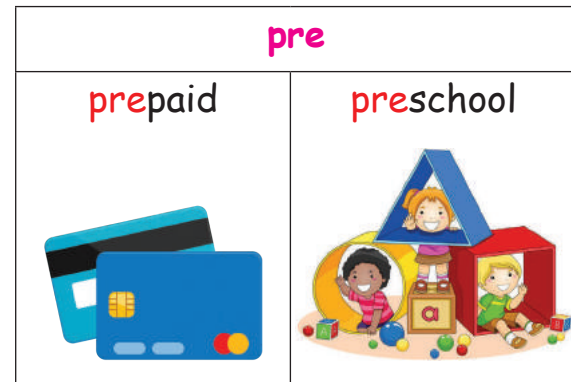
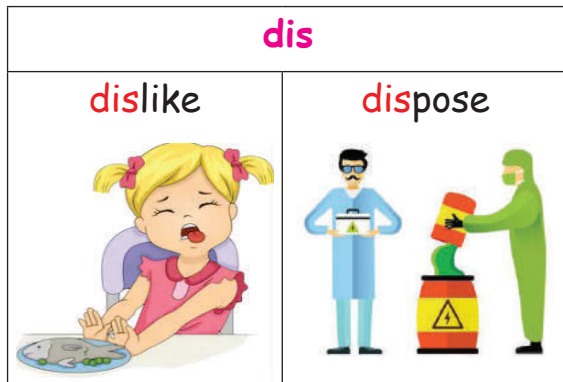
Let us see how to use **un**, **re**, **dis**, and **pre**.



Like this we can join many words together to form new words.

A prefix is a letter combination that is fixed at the beginning of the word. The prefixes add new meaning to the word

















A. Match the following and write the new word.

1. pre - continue _____.
2. dis - familiar _____.
3. un - open _____.
4. re - view _____.

B. Tick (✓) the correct prefix and write the new word.

 		 	
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C. Add a prefix to each word so it matches the new definition

prefix	word
un, re, dis, pre	lucky, check, view, approve

1. Make sure the things are correct _____.
2. A person who got no luck _____.
3. Do not approve _____.
4. A chance to view before _____.



LET US SING

What do humans save?

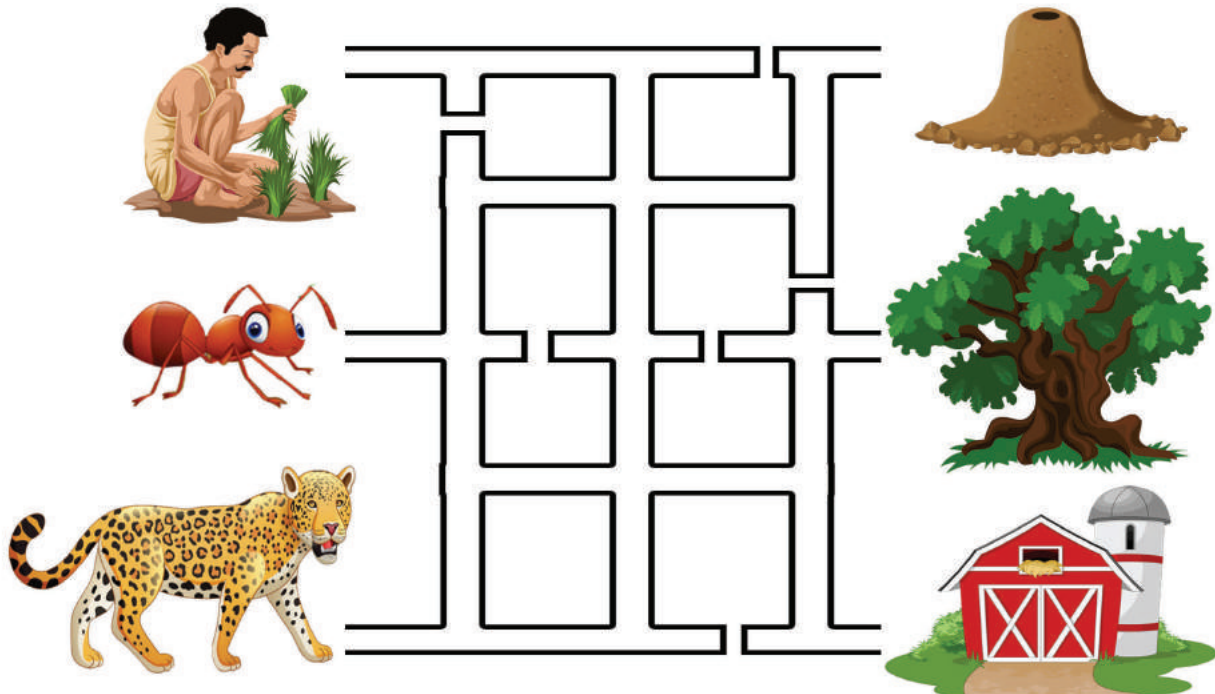
Ants pile food in the anthill
They eat it during the winter's chill
Moles dig long and winding tunnels
And save worms in the channels
Crocodiles are found in many countries
They store food in their pantries
Squirrels reserve food in a larder
They store a seven course meal with starter
Leopards keep their prey on a tree
And eat them when they are free
Farmers store the harvest in a granary
Soon to be packed in the cannery
What do you save?
Everything that nature gave.

Note to the teacher: Sing the song with actions. Encourage children to listen and sing along with actions.

Glossary

pile	to collect
pantries	a storage room
prey	an animal that is hunted and killed by another for food
granary	a storehouse for threshed grain
cannery	a place where the food is packed in cans or tins

A. Match with their storing places.



B. Fill in the blanks with rhyming words.

1. anthill - _____.
2. tunnels - _____.
3. larder - _____.
4. tree - _____.

C. Answer the following questions.

1. Where do ants pile their food?
2. Where do the crocodiles save?
3. What do you save? Why it is needed?



LET US KNOW



Simple past tense is used to describe an action that has happened. You already know the verb forms they are:

Present

Past

Past Participle

Present Participle

write
writes

wrote

written

writing

The past form is used in simple past tense. Come let us use it.

I wrote the test.	You went home.	He ran to the class room.
		She played chess.
We played football.		It flew away.
		They visited him.

I **boiled** the water.

- We _____ the water.
- You _____ the water.
- He _____ the water.
- She _____ the water.
- It (stove) _____ the water.
- They _____ the water.

We saw simple past tense for action verb. Now let us see the simple past tense for "be" form verbs (state of being)

Present

Past

Past Participle

Present Participle

am
is
are

was
were

been

being

I was an engineer.	We were young.
He was a pilot.	You were a patient.
She was a soldier.	They were students.
It was a computer.	

We use the past tense to talk about.

An action that was over.



He **shouted** in fear.



A monkey **came** down from the tree.



The monkey **ate** the banana.

It **grabbed** the banana from the boy.



A. Write was or were to complete the sentences.

1. I _____ the leader of my class.
2. We _____ in New York , last week.
3. You _____ a baby.
4. Kavi _____ kind to me.
5. The bus _____ brand new.
6. They _____ friends.
7. Ragu _____ my junior in school.

B. Write the past form of the verbs.



read - _____



sing - _____



sleep - _____

C. Complete the sentence with the simple past form of the given verbs.

1. It _____ (snow) last winter.
2. The rain _____ (continue) all day.
3. I _____ (lose) my balance.
4. We _____ (stand) for hours.
5. Tom _____ (come) home from school.

Future tense

Simple future tense refers to an action or event that has not yet happened.

Present	Past	Past Participle	Present Participle
come	came	come	coming

The present form is used in simple future tense with the auxiliaries shall or will. Come let us use it.

I shall/will meet him tomorrow.	We shall/will meet him tomorrow.	He will meet him tomorrow.
	You will meet him tomorrow.	She will meet him tomorrow.
	They will meet him tomorrow.	It will reach him tomorrow.

In the above example, you can see the verb is in the present form. The word **shall** and **will** are used for **I** and **we**. Will is used for you, they, he, she, it.

We use the simple future tense for actions that yet to happen.



D. Circle the sentences that are in simple future tense.

1. They washed the van.
2. Kamal will meet you at the shop.
3. My dad helps me read.
4. It will rain tomorrow.
5. He ate many mangoes.

E. Fill in the blanks with simple future tense of the verb.

1. Sakthi _____ (earn) a lot of money.
2. You _____ (travel) around the world.
3. Everybody _____ (adore) you.
4. Many people _____ (serve) you.
5. They _____ (anticipate) your wishes.



LET US LISTEN



Listen to the advertisement and answer the questions given.

1. How many accounts can a parent open at the most?

a. 3 b. 2 c. 3

2. When does the deposit mature?

a. Both b. 21 years c. 14 years

3. The minimum deposit for an account is _____.

a. ₹ 1000 b. ₹ 2000 c. ₹ 500

4. Income tax exemption given under the section _____.

a. 80C b. 18C c. 16A

5. The name of the savings scheme is _____.

a. Public Provident Fund b. Selvamagal c. Postal Life Insurance

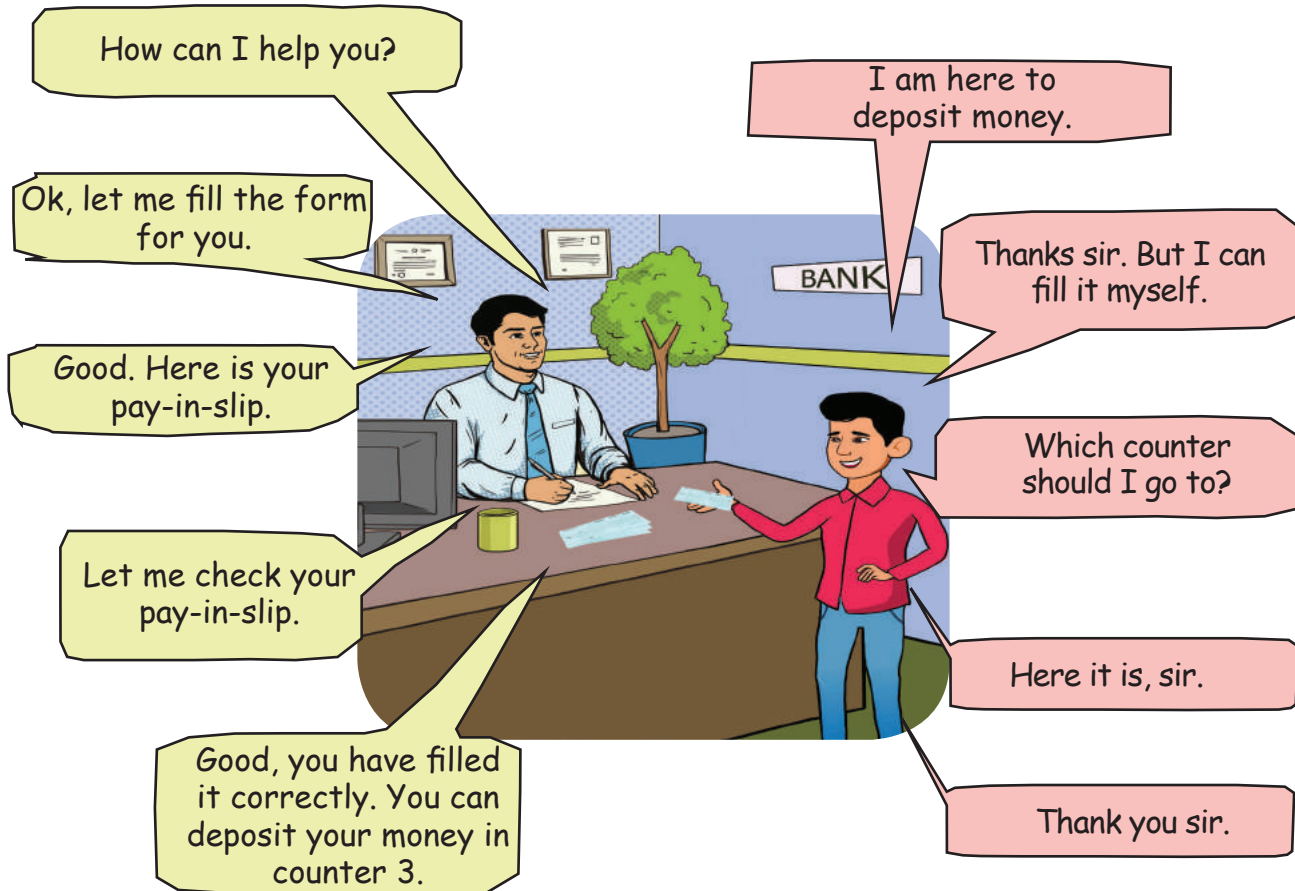
Note to the teacher:

Scan the QR code to listen to the audio. Let the children listen to the audio and answer the questions.



LET US SPEAK

Learn how they speak in the bank and practise as if you were in that situation.



Structures that are useful for this situation.



Note to the teacher: Make the children practise these phrases and give them more scenarios to practise.



LET US READ

Save Wisely

Every year, Kamali and her cousins would visit their grandparents in their native village for the car festival that lasted for three days. The entire village will be in a festive mood. The children were the most excited. The family members and relatives would give the children money to buy sweets and toys. The children would buy toys, chocolates, sweets or packed food items. They would spend all the money, and never saved the money at all. Their grandfather felt that the children should learn to save and use their money wisely. So, this year, he announced that the children should save the money they get over the course of a year, and spend it purposefully.

The children were not at all excited by the announcement. Rajan and Mala were the youngest of the kids. They did not take the words of the grandfather seriously. They spent their money on sweets and toys. The other siblings, Jayan and Kavery, decided to enjoy the festival to the fullest. They bought every type of food available across the





shops. On the second day, Jayan got sick due to food poisoning. So he decided to spend the money only on toys. The eldest of the kids were Kamali and Senthil. They were determined to save the money and use it purposefully. So they controlled their desires and saved every rupee they got.

By the end of the festival, they managed to save around three hundred rupees. Grandfather was so happy to see their effort.

Senthil, when he went home, took his father to the nearest post office and opened a savings account. He saved all his pocket money and found new ways to save money like he started to walking instead of taking the bus. He kept his stationery safely so that he did not have to keep buying them.

He re-used his old books to save money. Soon, his father made him understand that savings is done after using the money for basic needs. So Senthil bought new books to take notes in his class. Senthil's dream was to buy a camera. At the end of the year, his father checked his savings and bought him the latest camera with his savings!



Kamali had a clear plan. She had a friend named Anandhi. Anandhi's father was a flutist. They lived in the same street, so the girls used to visit each other often. On many of these occasions, Anandhi used to teach her to play the flute. Kamali always wanted to buy a flute. At the end of one year, she managed to save some amount. At that time, her father needed money urgently and asked if he could use her savings. He promised to return the money soon. Kamali gave her savings to her father. Although she was proud of helping her father, she still wanted to buy the flute. She was disappointed.



Soon it was time to visit the village. Everyone was happy to meet each other after one year. On the day of the car festival, the whole family gathered in the village. Everyone in the family shared about the year gone one by one. After dinner, Senthil brought his new camera and told grandpa how he had saved and bought the camera. Grandpa was very proud and happy. He congratulated him.

Meanwhile, Kamali's father gave grandpa a gift and said something in his ears. Grandpa smiled and called Kamali. He gave her the gift. Her savings were used to buy the gift. Kamali eagerly opened the box and found a brand new flute. Her eyes were moist with tears. The whole family asked her to play the flute.

Kamali played a song that her friend had taught her. Senthil started clicking pictures of the event with his camera.

A. Fill in the blanks.

1. Every year the children visit the _____.
2. At the end of the festival , Kamali and Senthil saved _____.
3. Savings is done after fulfilling the _____.
4. Senthil bought a _____ from his savings.
5. Kamali gave her savings to _____.

B. Answer the following questions.

1. What did the children buy with money they have?
2. What did the grandfather announce?
3. What happened to Jayan?
4. What did Kamali get as gift?
5. What will you do with your savings?

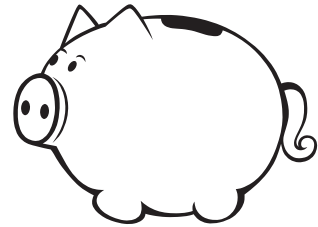
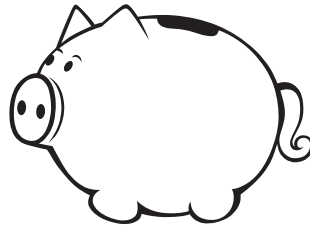
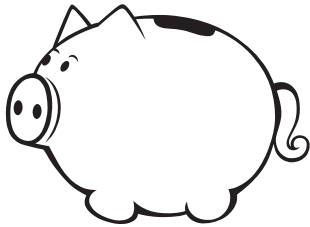




LET US READ ALOUD

Read the passage three times on your own. Colour a Piggy bank each time you read.

Piggy bank is a coin box used by children. The real use of a piggy bank is to store coins. Piggy banks look like pigs. They come in many shapes and sizes. In Tamil, they are known as Hundial. It is a red, mud pot. We can drop the coins into the pot. Once the pot is full, we must break the pot and use the coins. Start saving with your hundial today!



1. Hundial is a _____ pot.



2. Mostly piggy banks look like _____.



The main idea of the passage is _____

a) to buy a piggy bank.

b) to save .



LET US WRITE

This month you have managed to save Rs. 100 from your pocket money. Fill out the challan to deposit it in your Savings Account at the post office.

SB 103 (a)	RD	SB 103	(a) RD
POST OFFICE SAVINGS BANK		POST OFFICE SAVINGS BANK	
..... PO of Account	 PO of Account Date	
Date :		Paid into 5 year RD Account No of (Name)	
Received for credit into 5 year RD Account No Rupees (in words)	
(Name)		by cash/cheque No Dated On	
Rupees (in words) by cash	 Bank for the month(s) Rs less	
Cheque No		rebate/plus interest on default(s) Balance	
Dated On Bank for the		after deposite Rs (to be filled by the SB	
month(s) Rs less rebate/plus		clerk)	
interest on default(s)		SB Assistant Date stamp	
Date stamp SB Assistant		by	

Fill up the withdrawal form to withdraw Rs.200 from your Savings Account.

WITHDRAWAL FORM (5B-7)	
<p>PASSBOOK MUST ACCOMPANY THIS FORM IF ACCOUNT STAND AT BO.</p> <p>APPLICATION SIDE (To be filled by depositor)</p> <p>Name of Post Office Date :</p> <p>Type of account - SB/RD/TD/MIS/NSS etc:</p> <p>Account No.</p> <p>NATURE OF WITHDRAWAL (please Tick)</p> <p>Interest</p> <p>RD Half withdrawal</p> <p>Any other (Please specify)</p> <p>Please pay to self/messenger (whose name and signature are given below) the sum of</p> <p>Rs:(In figure) Rs.(In words)</p> <p>Balance after withdrawal Rs. (In figures)</p> <p>Signature or thumb impression of depositor</p> <p>Name of Messenger</p> <p>Signature or thumb impression of depositor (Required only if payment is required through messenger)</p> <p>Initial of PA Initial of APM</p>	<p>PAYMENT ORDER (For office use only)</p> <p>Date</p> <p>Pay Rs (In figure) (In words)</p> <p>Signature of Postmaster</p> <p>Date stamp</p> <hr/> <p>Acquittance (For office use only)</p> <p>Received Rs. (both in words and figures)</p> <p>Signature of Postmaster</p> <p>Date</p>

Note to the teacher: Make the children fill more forms for their portfolio.

I Can Do



A. Fill in the blanks.

1. Moles dig _____ to catch earth worms.
2. Leaf cutter ants drink _____.
3. Kamali gave her savings to _____.

B. Join the word with the correct prefix.

paid

send

able

continue

un

dis

re

pre

C. Write the rhyming word.

1. save - _____.
2. countries - _____.
3. larder - _____.

D. Recite the poem with correct intonation.

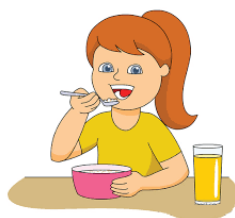
E. Write the words given in the bracket in correct tenses.

1. I _____ (see) him accidentally.
2. We _____ (move) back to city yesterday.
3. Rani _____ (meet) Rita tomorrow.

F. Write the past form of the verbs.



run - _____



eat - _____

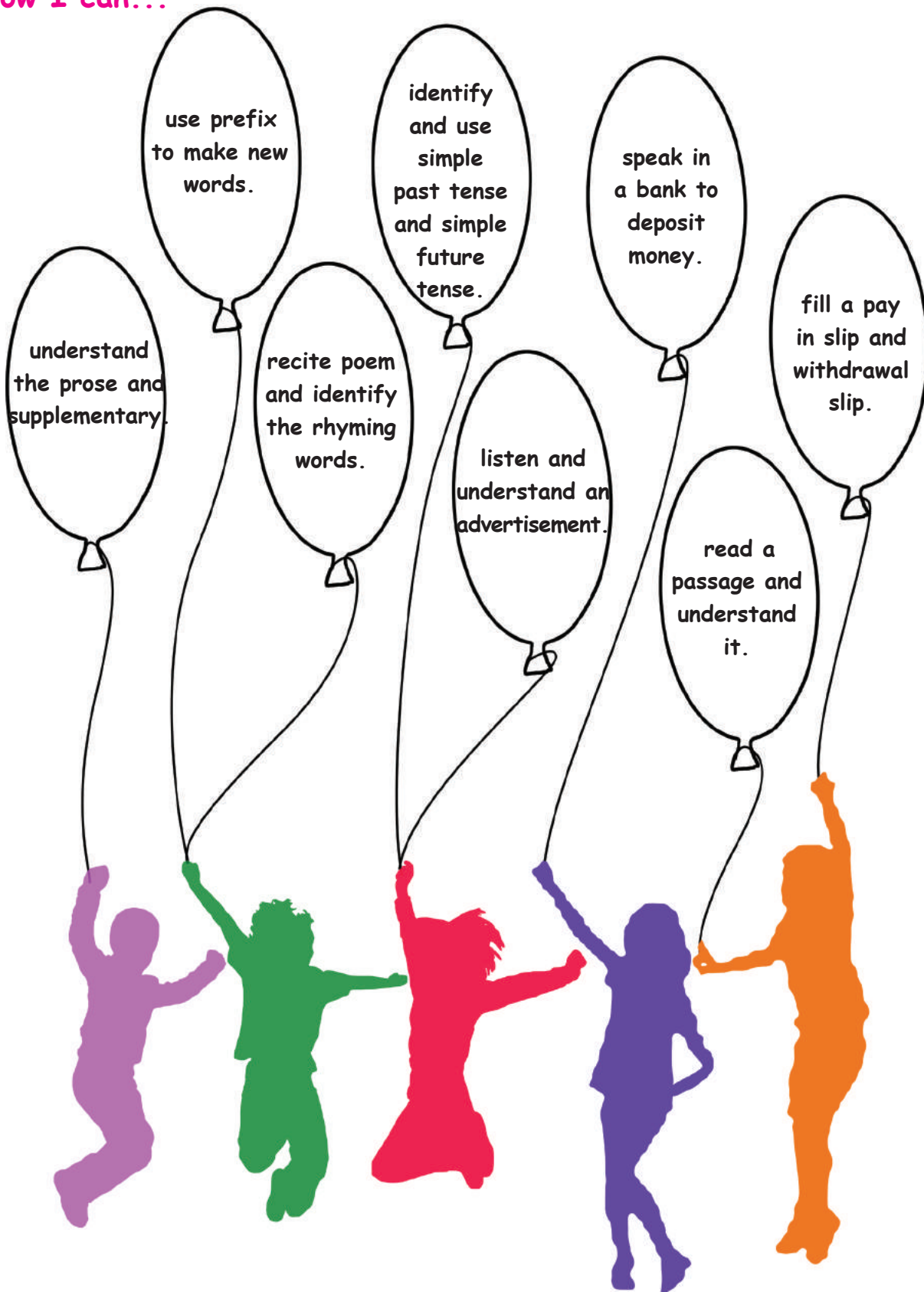


swim - _____



Learning Outcome

Now I can...



Note to the teacher: Ask children to colour the balloon when they achieve the learning outcome.



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English – Standard Four, Term - II

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